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Electronically Filed on 1/8/2010

6 Attorneys for BAC Home Loans Servicing, L.P.
7 fka Countrywide Home Loans Servicing L.P.

8 **UNITED STATES BANKRUPTCY COURT**
9 **DISTRICT OF NEVADA**

10 In Re:

11 DUONG LAC
12 LYANNA LAC

13 Debtors.

Case No: 09-23161-MKN

Date: January 13, 2010

Time: 9:30 a.m.

Chapter 13

14 OPPOSITION TO MOTION TO VALUE COLLATERAL, "STRIP OFF" THE RIGHTS OF
15 UNSECURED CREDITORS FOR THE PROPERTY ADDRESS LOCATED AT 9718 ELK
16 GROVE VALLEY STREET LAS VEGAS, NV 89178 PURSUANT TO 11 U.S.C. § 506(a) AND
17 §1123

18 COMES NOW, BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing L.P.
19 (hereinafter "Secured Creditor") and files this Opposition stating as follows:

20 Some confusion surrounds the Debtors' Motion to Value filed on December 11, 2009.

21 Document 50 of Debtors' motion contains the body of the motion which makes reference to attached
22 Exhibits A and B. These exhibits, however, are not attached to this Document 50. Document 50-1 of
23 Debtors' motion appears to be identical to Document 50, and again makes reference to the attached
24 Exhibits A and B. However, like Document 50, these exhibits are not attached to Document 50-1.
25 Document 50-2 appears to be identical to Documents 50 and 50-1, but Document 50-2 does appear to
26

1 attach the referenced Exhibits A and B. Secured Party opposes the motions contained in Documents
2 50, 50-1, and 50-2 and the accompanying Exhibits A and B.

3 Secured Creditor is the first deed of trust holder on 9718 Elk Grove Valley Street, Las Vegas,
4 NV 89178 (hereinafter "subject property"), and is owed over \$533,000.00. Prior to the Court reducing
5 the lien to \$268,270.00 (resulting in a \$264,000.00 loss), the Court should allow Secured Creditor to (1)
6 obtain its own valuation of the subject property, and (2) conduct limited discovery to verify that the
7 Debtors are being truthful with the Court as detailed below.

8 Secured Creditor asserts that the subject property, 9718 Elk Grove Valley Street, Las Vegas, NV
9 89178, should be treated as the Debtors' personal residence and not subject to a lien-strip of any kind
10 pursuant to 11 USC 1322.

11 The Debtors claim that the subject property is a rental property, yet (1) their schedule "A" lists
12 the subject property as a single family residence and specifically designates their other property (located
13 in Phoenix, AZ) as an investment property; (2) their schedule "B" (response #4) discloses that Debtors'
14 household goods are located at the Subject Property; (3) their schedule "G" shows no leases for the
15 subject property; (4) their schedule "I" does not appear to show rental income from the subject property;
16 and (5) their schedule "J" does not appear to reflect any rental payments made by Debtors to a landlord.
17 (See exhibits "A", "B", "C", "D" and "E" respectively). If the Debtors are not occupying the Subject
18 Property, then it can be assumed that they are treating it as a rental property which should be generating
19 rental income.

20 Moreover, the Debtors lists the subject property as their street and mailing address in their
21 petition filed July 23, 2009. (See exhibit "F"). However, on October 21, 2009, the Debtors filed a
22 Notice of Change of Address which changed their address from the subject property to 8841 Don
23 Horton Ave., Las Vegas, NV 89178 (See exhibit "G"). Secured Creditor asserts that it was not the
24 intent of Congress to allow a debtor to move out of its residence during the life of a plan to circumvent
25 the prohibitions of modifying a debt secured by a residence. See 11 USC 1322(c)(2).
26

1 There are too many unanswered questions in the Debtors' attempt to treat the subject property
2 as a rental and strip a large portion of Secured Creditor's interest in the same. The Debtors must
3 disclose the information necessary to answer these questions. To this end, Secured Creditor would like
4 to subpoena utility documents to determine if, and when, the Debtors may have lived in the subject
5 property. Secured Creditor would also like to see a copy of any leases the Debtors have concerning the
6 Don Horton property and the subject property and speak with any alleged tenant(s) of the subject
7 property.

8 Finally, Secured Creditor disputes the \$268,270.00 valuation of the property. If the Court is
9 inclined to allow the Debtors to go forward, Secured Creditor asks for some time to obtain its own
10 appraisal and find out the information listed above.

11 WHEREFORE, Secured Creditor asks that this Court deny the requested relief.

12 DATED this ___ day of January, 2009.

13 WILDE & ASSOCIATES

14 By /S/GREGORY L. WILDE

15 GREGORY L. WILDE, ESQ.

16 Attorneys for Secured Creditor

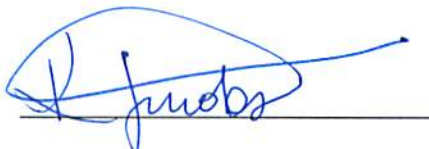
17 208 South Jones Boulevard
18 Las Vegas, Nevada 89107

19 Certificate of Facsimile

20 I certify that on January 8, 2010, I served a copy of the foregoing opposition on Debtors'

21 Counsel by facsimile as follows:

22 Samuel A. Schwartz, Esq.
23 Bryan Lindsey, Esq.
24 The Schwartz Law Firm, Inc.
25 Fax No. 702-385-2741
26



B6A (Official Form 6A) (12/07)

In re **Lyanna Lac,
Duong Lac**

Case No. **09-23161**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence: 5 Bedroom/3 Bathroom; Approximately 3,495 sq.ft. 9718 Elk Grove Valley St. Las Vegas, NV 89178		W	352,000.00	503,100.00
Approximately 2,555 sq. ft. 1816 N. 94th Glen, Phoenix, AZ 85037 Investment Property		C	146,375.00	228,541.00

Sub-Total > **498,375.00** (Total of this page)

Total > **498,375.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Lyanna Lac,
Duong Lac**Case No. **09-23161**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Savings Account Account Ending in 2786	C	71.17
		Wells Fargo Checking Account Account Ending in 6343	C	514.81
		Bank of America Checking Account	C	1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings Location: 9718 Elk Grove Valley St, Las Vegas NV	C	7,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	C	2,000.00
7. Furs and jewelry.		Jewelry	C	2,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **12,585.98**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

EXHIBIT **B**

B6G (Official Form 6G) (12/07)

In re **Lyanna Lac,
Duong Lac**

Case No. **09-23161**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Bakary Kane and Diane Hamilton
1816 N 94th Glen
Phoenix, AZ 85037**

**Residential Rental Agreement
Debtor's Interest: Owner of Property**

**Sonya Ross
8841 Don Horton Street
Las Vegas, NV 89178**

Residential Lease

EXHIBIT C

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B61 (Official Form 61) (12/07)

In re **Lyanna Lac
Duong Lac**

Debtor(s)

Case No. **09-23161**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE	
		RELATIONSHIP(S): None.	AGE(S):
Employment:		DEBTOR	SPOUSE
Occupation			
Name of Employer		Paradise Nails & Tan, Inc.	The Venetian
How long employed			
Address of Employer		1634 W. Warm Springs Road Henderson, NV 89014	3355 Las Vegas Blvd. South Las Vegas, NV 89109

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>2,600.00</u>	\$ <u>3,338.40</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>2,600.00</u>	\$ <u>3,338.40</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): Long Term Disability

401K

\$ <u>0.00</u>	\$ <u>477.40</u>
\$ <u>0.00</u>	\$ <u>82.77</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>97.22</u>
\$ <u>0.00</u>	\$ <u>335.92</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>993.31</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>2,600.00</u>	\$ <u>2,345.09</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____
12. Pension or retirement income
13. Other monthly income (Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,100.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>1,100.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>3,700.00</u>	\$ <u>2,345.09</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>6,045.09</u>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

EXHIBIT D

B6J (Official Form 6J) (12/07)

In re Lyanna Lac
Duong Lac

Debtor(s)

Case No. 09-23161

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,500.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u> </u> No <u>X</u>	
2. Utilities:		
a. Electricity and heating fuel	\$	<u>130.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>80.00</u>
d. Other <u>Cable/Internet/Phone</u>	\$	<u>160.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>300.00</u>
4. Food	\$	<u>900.00</u>
5. Clothing	\$	<u>300.00</u>
6. Laundry and dry cleaning	\$	<u>150.00</u>
7. Medical and dental expenses	\$	<u>50.00</u>
8. Transportation (not including car payments)	\$	<u>650.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>300.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>650.00</u>
e. Other <u> </u>	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u> </u>	\$	<u>0.00</u>
c. Other <u> </u>	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u> </u>	\$	<u>0.00</u>
Other <u> </u>	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>5,170.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u> </u>		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,045.09</u>
b. Average monthly expenses from Line 18 above	\$	<u>5,170.00</u>
c. Monthly net income (a. minus b.)	\$	<u>875.09</u>

EXHIBIT "E"

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Lac, Lyanna		Name of Joint Debtor (Spouse) (Last, First, Middle): Lac, Duong
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1532		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1599
Street Address of Debtor (No. and Street, City, and State): 9718 Elk Grove Valley St Las Vegas, NV <div style="text-align: right;">ZIP Code 89178</div>		Street Address of Joint Debtor (No. and Street, City, and State): 9718 Elk Grove Valley St Las Vegas, NV <div style="text-align: right;">ZIP Code 89178</div>
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box): <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box): <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box): <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

EXHIBIT "F"

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United States Bankruptcy Court
District of Nevada

In re Lyanna and Duong Lac

Debtor(s)

Case No. 09-23161-MKN

Chapter 13

Notice of Change of Address

Debtor's Social Security Number: xxx-xx-0000

My (Our) Former Mailing Address and Telephone Number was:

Name: Lyanna and Duong Lac
Street: 9718 Elk Grove Valley Street,
City, State and Zip: Las Vegas, NV 89178
Telephone #: Same

Please be advised that effective July 10, 2009,
my (our) new mailing address and telephone number is:

Name: Lyanna and Duong Lac
Street: 8841 Don Horton Ave
City, State and Zip: Las Vegas, NV 89178
Telephone #: Same

/s/ Lyanna and Duong Lac
Lyanna and Duong Lac
Debtors

EXHIBIT 6